

**Fill in this information to identify the case:**

Debtor 1 Bridgette Lynn Watkins

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Michigan

Case number 18-30343-jda

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Origin BankCourt claim no. (if known): 4-1Last 4 digits of any number you use to  
identify the debtor's account: 5 5 6 1Date of payment change:  
Must be at least 21 days after date  
of this notice 07/01/2022New total payment: \$ 633.18  
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 280.55 New escrow payment: \$ 250.58**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_% New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1

**Bridgette Lynn Watkins**

First Name Middle Name Last Name

Case number (if known) **18-30343-jda****Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Molly Slutsky Simons

Signature

Date **05/09/2022**

Print:

**Molly Slutsky Simons**

First Name Middle Name Last Name

Title **Attorney for Creditor**

Company

**Sottile & Barile, Attorneys at Law**

Address

**394 Wards Corner Road, Suite 180**

Number Street

**Loveland**

City

**OH**

State

**45140**

ZIP Code

Contact phone

**513-444-4100**Email **bankruptcy@sottileandbarile.com**

Origin Bank  
1 Corporate Drive, Suite 360  
Lake Zurich, IL 60047-8945

ANTICIPATED ESCROW ACCOUNT DISBURSEMENTS	
CITY TAX	\$1,734.10
HAZARD INS	\$940.00
MORTGAGE INS	\$332.92
Total	\$3,007.02

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT  
AND CHANGE OF PAYMENT NOTICE PREPARED FOR

ESCROW ANALYSIS DATE: 04/27/2022

Bridgette Watkins  
116 W 4th St  
Davison, MI 48423-1302

NEW PAYMENT IS AS FOLLOWS:

Principal and Interest	\$382.60
Required Escrow Payment	\$250.58
Shortage/Surplus Spread	
Optional Coverages	
Buydown or Assistance Payments	
Other	

Total Payment	\$633.18
New Payment Effective Date:	07/01/2022

Origin Bank has completed an analysis of your escrow account, and has adjusted your mortgage payment to reflect changes in your real estate taxes or property insurance. The escrow items to be disbursed from your account over the next twelve months are itemized above.

ESCROW ACCOUNT PROJECTION FOR THE COMING YEAR

The following estimate of activity in your escrow account from 07/2022 through 06/2023 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account balance displays the amount actually required to be on hand as specified by Federal law, State law and your mortgage documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

MONTH	PAYMENTS TO ESCROW ACCOUNT		PAYMENTS FROM ESCROW ACCOUNT				ESCROW ACCOUNT BALANCE	
		MIP/PMI	TAXES	FLOOD	HAZ. INS.	SPECIAL	PROJECTED	REQUIRED
STARTING BAL							\$2,747.23	\$1,754.13
JUL	\$250.58						\$2,997.81	\$2,004.71
AUG	\$250.58		\$1,096.31				\$2,152.08	\$1,158.98
SEP	\$250.58						\$2,402.66	\$1,409.56
OCT	\$250.58						\$2,653.24	\$1,660.14
NOV	\$250.58						\$2,903.82	\$1,910.72
DEC	\$250.58		\$637.79		\$940.00		\$1,576.61	\$583.51
JAN	\$250.58	\$332.92					\$1,494.27	\$501.17 *
FEB	\$250.58						\$1,744.85	\$751.75
MAR	\$250.58						\$1,995.43	\$1,002.33
APR	\$250.58						\$2,246.01	\$1,252.91
MAY	\$250.58						\$2,496.59	\$1,503.49
JUN	\$250.58						\$2,747.17	\$1,754.07
Total		\$332.92	\$1,734.10		\$940.00			

\*Indicates your projected low point of \$1,494.27. Your required reserve balance is \$501.17. The difference between the projected low point and required reserve balance is \$993.10. This is your escrow surplus amount. The escrow surplus amount in your escrow account is \$50.00 or more. The surplus amount will be refunded to you in the form of a check that either (a) is included with this statement or (b) if your loan is current as of the date of the escrow analysis and your refund check is not included with this statement, it will be mailed to you within 30 days.

If you have questions regarding this analysis, please write our Customer Service Department at Origin Bank, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945 or call toll free 1-855-379-6447, Monday through Friday, 8:00 am to 5:00 pm, CT.

THIS DOCUMENT IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION OR AN ATTEMPT TO RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - ACCOUNT HISTORY

Name: Bridgette Watkins

This is a statement of actual activity in your escrow account from 06/2021 through 06/2022. Last year's projections are next to the actual activity. Your mortgage payment for the past year was \$663.15 of which \$382.60 was for principal and interest and \$280.55 went into your escrow account. An asterisk(\*) indicates a difference from a previous estimate either in the date or the amount. A 'Y' indicates a projected disbursement or payment.

MONTH	PAYMENTS TO PROJECTED	ESC. ACCT. ACTUAL	PAYMENTS FROM PROJECTED	ESC. ACCT. ACTUAL	DESCRIPTION	ESCROW BAL. PROJECTED	COMPARISON ACTUAL
STARTING BAL						\$1,963.94	\$459.22-
JUN	\$280.55	\$340.41 *				\$2,244.49	\$118.81-
JUL	\$280.55	\$340.41 *				\$2,525.04	\$221.60
AUG	\$280.55	\$340.41 *	\$1,085.43	\$1,096.31 *	CITY TAX	\$1,720.16	\$534.30-
SEP	\$280.55	\$340.41 *				\$2,000.71	\$193.89-
OCT	\$280.55	\$340.41 *				\$2,281.26	\$146.52
NOV	\$280.55	\$576.18 *		\$940.00 *	HOME INS	\$2,561.81	\$217.30-
DEC	\$280.55	\$288.09 *	\$340.70	*	RHS ANNUAL F	\$2,501.66	\$70.79
DEC			\$1,177.56	\$637.79 *	CITY TAX	\$1,324.10	\$567.00-
DEC			\$763.00	*	HOME INS	\$561.10	\$567.00-
JAN	\$280.55	\$561.10 *		\$332.92 *	RHS ANNUAL F	\$841.65	\$338.82-
FEB	\$280.55	\$280.55				\$1,122.20	\$58.27-
MAR	\$280.55	\$280.55				\$1,402.75	\$222.28
APR	\$280.55	\$1,963.85 *Y				\$1,683.30	\$2,186.13
MAY	\$280.55	\$280.55 Y				\$1,963.85	\$2,466.68
JUN		\$280.55 *Y				\$1,963.85	\$2,747.23
Total	\$3,366.60	\$6,213.47	\$3,366.69	\$3,007.02			

OVER THIS PERIOD, AN ADDITIONAL \$0.00 WAS DEPOSITED INTO YOUR ESCROW ACCOUNT FOR INTEREST ON ESCROW.

Last year, we anticipated that payments from your escrow account would be made during this period equaling \$3,366.69. Under Federal Law, your lowest balance should not have exceeded \$561.10 or 1/6TH of anticipated payments from the account, unless your mortgage contract or state law specified a lower amount. Under your mortgage contract and/or state law, your lowest balance should not have exceeded \$561.10.

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
FLINT DIVISION**

In Re:

Case No. 18-30343-jda

Bridgette Lynn Watkins

Chapter 13

Debtor.

Judge Joel D. Applebaum

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**PROOF OF SERVICE**

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The undersigned does hereby certify that a copy of the Notice of Mortgage Payment Change has been duly electronically serviced, noticed or mailed via U.S. First Class Mail, postage prepaid on May 9, 2022 to the following:

Bridgette Lynn Watkins, Debtor  
116 W 4<sup>th</sup> Street  
Davison, MI 48423

Sherri Belknap, Debtor's Counsel  
sbelknap@lsem-mi.org

Alan S. Ells, Debtor's Counsel  
asells26@gmail.com

Carl Bekofske, Trustee  
ecf@flint13.com

United States Trustee's Office  
(registeredaddress)@usdoj.gov

Respectfully Submitted,

/s/ Molly Slutsky Simons

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Loveland, OH 45140  
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Attorney for Creditor